

COURT OF COMMON PLEAS OF MONROE COUNTY  
43<sup>RD</sup> JUDICIAL DISTRICT  
COMMONWEALTH OF PENNSYLVANIA

NO: \_\_\_\_\_

MICHAEL OLEYNIKOV,

**Plaintiff**

Vs

**FILED  
SCRANTON**

**GITIBANK, N.A.,**

OCT 07 2024

**Defendant**

PER DJ  
DEPUTY CLERK

**NOTICE OF APPEAL FROM AWARD  
OF BOARD OF ARBITRATORS**

TO THE PROTHONTARY:

Notice is given that a Complaint has been filed in the above-captioned case, "Michael Oleynikov v. CITIBANK", CIVIL NO. 3:23-CV-528, on behalf of the Plaintiff, Michael Oleynikov, against CITIBANK, N.A, on this 10th day of September, 2024." \_\_\_\_\_

Appeals from the award of the board of arbitrators entered in this case on September 9, 2024, Case Number: 01-24-0000-1570

A jury trial is demanded  \_\_\_\_\_. (Check box if jury trial is demanded. Otherwise jury trial is waived.)

I hereby certify that:

- (1) The compensation of the arbitrators has been paid, or
- (2) Application has been made for permission to proceed in forma pauperis.

(Strike out the inapplicable clause.)

---

**Appellant**

Michael Oleynikov  
198 Arbor Dr.  
Long Pond Pa 18334; Tel: 570-213-2259

**American Arbitration Association**

**Michael Oleynikov, Claimant**

**v.**

**Citibank, N.A., Respondent**

**Case # 01-24-0000-1570**

**Award**

I, Honorable Renee Cardwell Hughes, the UNDERSIGNED ARBITRATOR, having been designated in accordance with the arbitration agreement entered between the above-named parties, and having been duly sworn, and having duly heard the proofs and allegations of the Parties, Claimant being self-represented, and Respondent being represented by counsel, at an evidentiary hearing held on August 12, 2024, do hereby issue this AWARD as follows:

After consideration of all the written evidence and the oral testimony taken on August 12, 2024, the evidence establishes that the Claimant, Michel Oleynikov unwittingly allowed scammers to access his savings account with Respondent, Citibank, N.A. The record establishes that Mr. Oleynikov, spoke to these persons multiple times, including one call of 56 minutes, during which he provided the confidential information necessary to access his account. Further, although Citibank, N.A. representatives sought to verify whether the transfers being made were authorized by Mr. Oleynikov, the scammers were in control of his account and falsely asserted that the transfers were legitimate.

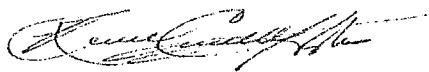
Finally, Respondent, Citibank, N.A. worked with Claimant to recover the stolen funds. Regrettably, due to no fault of Citibank, N.A. only a small portion of the funds were recovered.

Respondent, Citibank, N.A., took all reasonable action to protect the Claimant and bears no fault for the Claimant's loss.

**In light of these findings, an Award is hereby entered in favor of the Respondent, Citibank, N.A. Respondent has not made any demand for relief beyond this ruling; accordingly, this matter is closed.**

The administrative fees of the American Arbitration Association totaling \$2,500.00 shall be borne as incurred, and the compensation of the Arbitrator totaling \$2,500.00 shall be borne as incurred. These sums are to be paid on or before fifteen (15) days from the date of this Award.

This Award is in full settlement of all claims submitted to this Arbitration. All claims not expressly granted herein are hereby denied.



The Honorable Renee Cardwell Hughes, Arbitrator, Signed this 9th day of September, 2024

**PRIORITY® MAIL** FLAT RATE ENVE Retail  
ONE RATE ■ ANY WEIGHT

APPLY PRIORITY MAIL POSTAGE!



U.S. POSTAGE PAID  
PM  
POCONO SUMMIT, PA 18346  
OCT 03, 2024  
18501  
**\$9.12**



RDC 03 0 Lb 0.90 Oz

R2305K140193-81

EXPECTED DELIVERY DAY: 10/07/24

USPS TRACKING® #



EP14H February 2023 Outer Dimension: 10 x 5

Michael Oleynikov  
198 Arbor DR.  
Long Pond PA, 18334

RECEIVED  
SCRANTON

OCT 07 2024

PER  
DEPUTY CLERK

Scranton  
U.S. District Court

Middle District of Pennsylvania

PO Box 1148  
235 N. Washington Avenue  
Scranton, PA 18501-1148

CIVIL NO. 3:23-CV-528